

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: MELCHIOR, JOHN P.

§ Case No. 15-04083

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Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Robert P. Sheils, Jr., chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$317,215.92

*(without deducting any secured claims)*

Assets Exempt: \$50,600.00

Total Distributions to Claimants: \$19,719.87

Claims Discharged

Without Payment: \$137,975.65

Total Expenses of Administration: \$19,280.13

3) Total gross receipts of \$75,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$36,000.00 (see **Exhibit 2**), yielded net receipts of \$39,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$488,456.44	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$19,280.13	\$19,280.13	\$19,280.13
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$13,507.00	\$13,507.00	\$13,507.00	\$13,507.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$115,686.03	\$144,188.52	\$144,188.52	\$6,212.87
<b>TOTAL DISBURSEMENTS</b>	\$617,649.47	\$176,975.65	\$176,975.65	\$39,000.00

4) This case was originally filed under chapter 7 on 09/23/2015. The case was pending for 91 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/05/2023

By: /s/ Robert P. Sheils  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Age Discrim. lawsuit v. NY Life to date of bk.	1149-000	\$75,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$75,000.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
John P Melchior	Distribution payment - Dividend paid at 22.22% of \$36,000.00; Claim # Exemption; Filed: \$36,000.00	8100-002	\$8,000.00
JOHN P. MELCHIOR	Debtor Exemption payment; \$18,000.00	8100-002	\$28,000.00
	Debtor Exemption payment; \$10,000.00		
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$36,000.00</b>

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Bk of Amer	4210-000	\$43,318.00	NA	NA	NA
N/F	Mercedes Benz Financial	4210-000	\$57,565.44	NA	NA	NA
N/F	Mers	4110-000	\$25,000.00	NA	NA	NA
N/F	Nationstar	4110-000	\$362,573.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$488,456.44</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Mark J. Conway	2100-000	NA	\$4,650.00	\$4,650.00	\$4,650.00
Trustee, Expenses - Robert P. Sheils, Jr.	2200-000	NA	\$95.55	\$95.55	\$95.55
Attorney for Trustee Fees - Sheils Law Associates, P.C.	3110-000	NA	\$917.00	\$917.00	\$917.00
Attorney for Trustee, Expenses - Sheils Law Associates, P.C.	3120-000	NA	\$40.80	\$40.80	\$40.80
Bond Payments - BOND	2300-000	NA	\$51.57	\$51.57	\$51.57
Bank Service Fees - East West Bank	2600-000	NA	\$1,036.20	\$1,036.20	\$1,036.20
Bank Service Fees - People's United Bank	2600-000	NA	\$231.55	\$231.55	\$231.55
Bank Service Fees - People's United Bank	2600-000	NA	\$251.93	\$251.93	\$251.93
Bank Service Fees - People's United Bank	2600-000	NA	\$24.04	\$24.04	\$24.04
Attorney for Trustee Fees (Other Firm) - Law Offices of Mark J. Conway, P.C.	3210-000	NA	\$11,890.00	\$11,890.00	\$11,890.00
Attorney for Trustee Expenses (Other Firm) - Law Offices of Mark J. Conway, P.C.	3220-000	NA	\$91.49	\$91.49	\$91.49
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$19,280.13</b>	<b>\$19,280.13</b>	<b>\$19,280.13</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

<b>CLAIM NO.</b>	<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6E)</b>	<b>CLAIMS ASSERTED (from Proofs of Claim)</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
25	Internal Revenue Service	5800-000	\$13,507.00	\$13,507.00	\$13,507.00	\$13,507.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$13,507.00</b>	<b>\$13,507.00</b>	<b>\$13,507.00</b>	<b>\$13,507.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Merrick Bank	7100-000	\$794.00	\$824.60	\$824.60	\$55.60
2	First National Bank of Omaha	7100-000	\$1,579.00	\$1,579.81	\$1,579.81	\$106.50
3	PYOD, LLC its successors and assigns as assignee	7100-000	\$26,293.00	\$26,293.53	\$26,293.53	\$1,772.52
4	PYOD, LLC its successors and assigns as assignee	7100-000	\$343.00	\$359.82	\$359.82	\$24.26
5	Wells Fargo Bank, NA	7100-000	\$26,684.00	\$27,043.41	\$27,043.41	\$1,823.07
6	Bank of America, N.A.	7100-000	NA	\$27,774.99	\$27,774.99	\$1,872.39
7	Wells Fargo Card Services	7100-000	\$6,107.00	\$6,193.38	\$6,193.38	\$417.51
8	Department Store National Bank	7100-000	\$5.00	\$237.15	\$237.15	\$15.99
9	Portfolio Recovery Associates, LLC	7100-000	\$382.00	\$382.64	\$382.64	\$25.79
10	Portfolio Recovery Associates, LLC	7100-000	\$1,472.00	\$1,472.16	\$1,472.16	\$99.24
11	AMEX DSNB	7200-000	\$226.00	\$226.00	\$226.00	\$0.00
12	Atlantic Health System	7200-000	\$1,011.00	\$1,011.00	\$1,011.00	\$0.00
13	Bk of Amer	7200-000	\$21,411.00	\$21,411.00	\$21,411.00	\$0.00
14	Bk of Amer	7200-000	\$1,245.00	\$1,245.00	\$1,245.00	\$0.00
15	Bk of Amer	7200-000	\$3,759.00	\$3,759.00	\$3,759.00	\$0.00
16	Bk of Amer	7200-000	\$3,203.00	\$3,203.00	\$3,203.00	\$0.00
17	Bk of Amer	7200-000	\$3,587.00	\$3,587.00	\$3,587.00	\$0.00

18	Bon Secours Community Hospital	7200-000	\$196.60	\$196.60	\$196.60	\$0.00
19	BRCLYSBANKDE	7200-000	\$5,148.00	\$5,148.00	\$5,148.00	\$0.00
20	BRKSBCBNA	7200-000	\$1,006.00	\$1,006.00	\$1,006.00	\$0.00
21	Chase	7200-000	\$1,026.00	\$1,026.00	\$1,026.00	\$0.00
22	Chase	7200-000	\$848.00	\$848.00	\$848.00	\$0.00
23	FIA CS	7200-000	\$9,286.00	\$9,286.00	\$9,286.00	\$0.00
24	Premier Medical Group of the Hudson Valley, PC	7200-000	\$74.43	\$74.43	\$74.43	\$0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$115,686.03</b>	<b>\$144,188.52</b>	<b>\$144,188.52</b>	<b>\$6,212.87</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Exhibit 8

Page: 1

**Case No.:** 15-04083

**Case Name:** MELCHIOR, JOHN P.

**Trustee Name:** (580490) Robert P. Sheils, Jr.

**Date Filed (f) or Converted (c):** 09/23/2015 (f)

**§ 341(a) Meeting Date:** 11/06/2015

**For Period Ending:** 04/05/2023

**Claims Bar Date:** 04/20/2016

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Residence located at 101 Azalea Court, Milford, Imported from original petition Doc# 1	239,319.10	0.00		0.00	FA
2	Cash on Hand Imported from original petition Doc# 1	100.00	0.00		0.00	FA
3	Checking Account at Wells Fargo Imported from original petition Doc# 1	1,000.00	0.00		0.00	FA
4	Furniture and Appliances Imported from original petition Doc# 1	10,000.00	0.00		0.00	FA
5	Watches and Jewelry Imported from original petition Doc# 1	1,500.00	0.00		0.00	FA
6	Firearms Imported from original petition Doc# 1	2,000.00	0.00		0.00	FA
7	401k through Prudential - not property of the Ba Imported from original petition Doc# 1	500.00	500.00		0.00	FA
8	Age Discrim. lawsuit v. NY Life to date of bk. Order Approving Settlement entered 8/3/21 Doc No 124	Unknown	39,000.00		75,000.00	FA
9	Age Discrim. lawsuit v. NY Life from bk. forward (u) Imported from Amended Doc#: 57	Unknown	0.00		0.00	FA
10	2012 Mercedes S 550 - 175k miles - Surrendering Imported from original petition Doc# 1	13,888.00	0.00		0.00	FA
11	2016 Mercedes Benz C300 W4 - 450 miles Imported from original petition Doc# 1	48,908.82	0.00		0.00	FA
<b>11</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$317,215.92</b>	<b>\$39,500.00</b>		<b>\$75,000.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Prior Trustee's time not included in Fee Application for Successor Trustee.

**Initial Projected Date Of Final Report (TFR):** 06/30/2023

**Current Projected Date Of Final Report (TFR):** 09/23/2022 (Actual)



# Form 2

## Cash Receipts And Disbursements Record

Exhibit 9

Page: 1

Case No.: 15-04083 Trustee Name: Robert P. Sheils, Jr. (580490)  
Case Name: MELCHIOR, JOHN P. Bank Name: Mechanics Bank  
Taxpayer ID #: \*\*-\*\*\*2786 Account #: \*\*\*\*\*6166 Checking Account  
For Period Ending: 04/05/2023 Blanket Bond (per case limit): \$6,889,586.00  
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

<b>COLUMN TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

# Form 2

## Cash Receipts And Disbursements Record

Exhibit 9

Page: 2

Case No.: 15-04083	Trustee Name: Robert P. Sheils, Jr. (580490)
Case Name: MELCHIOR, JOHN P.	Bank Name: People's United Bank
Taxpayer ID #: **-***2786	Account #: *****1604 Checking Account
For Period Ending: 04/05/2023	Blanket Bond (per case limit): \$6,889,586.00
	Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
03/25/21	{8}	NEW YORK LIFE INSURANCE COMPANY	GROSS SETTLEMENT FOMR NY LIFE INSURANCE CO.	1149-000	75,000.00		75,000.00
03/31/21		People's United Bank	Bank and Technology Services Fee	2600-000		24.04	74,975.96
04/30/21		People's United Bank	Bank and Technology Services Fee	2600-000		120.16	74,855.80
05/28/21		People's United Bank	Bank and Technology Services Fee	2600-000		111.97	74,743.83
06/30/21		People's United Bank	Bank and Technology Services Fee	2600-000		131.77	74,612.06
07/30/21		People's United Bank	BANK & TECHNOLOGY SERVICES FEE	2600-000		119.58	74,492.48
08/10/21		Transfer Debit	Transfer To Successor Trustee	9999-000		74,492.48	0.00

<b>COLUMN TOTALS</b>	<b>75,000.00</b>	<b>75,000.00</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	74,492.48	
<b>Subtotal</b>	<b>75,000.00</b>	<b>507.52</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$75,000.00</b>	<b>\$507.52</b>	

# Form 2

## Cash Receipts And Disbursements Record

Exhibit 9

Page: 3

**Case No.:** 15-04083  
**Case Name:** MELCHIOR, JOHN P.  
**Taxpayer ID #:** \*\*\_\*\*\*2786  
**For Period Ending:** 04/05/2023

**Trustee Name:** Robert P. Sheils, Jr. (580490)  
**Bank Name:** East West Bank  
**Account #:** \*\*\*\*\*0092 Checking Account  
**Blanket Bond (per case limit):** \$6,889,586.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/10/21		Transfer from People's United	INCOMING WIRE	9999-000	74,492.48		74,492.48
08/31/21		East West Bank	Bank and Technology Services Fees	2600-000		83.57	74,408.91
09/30/21		East West Bank	Bank and Technology Services Fees	2600-000		119.25	74,289.66
10/29/21		East West Bank	Bank and Technology Services Fees	2600-000		115.09	74,174.57
11/30/21		East West Bank	Bank and Technology Services Fees	2600-000		126.80	74,047.77
12/31/21		East West Bank	Bank and Technology Services Fees	2600-000		122.63	73,925.14
01/31/22		East West Bank	Bank and Technology Services Fees	2600-000		114.53	73,810.61
02/28/22		East West Bank	Bank and Technology Services Fees	2600-000		110.42	73,700.19
03/31/22		East West Bank	Bank and Technology Services Fees	2600-000		129.94	73,570.25
04/20/22	101	International Sureties Ltd.	Bond #016026361	2300-000		51.57	73,518.68
04/29/22		East West Bank	Bank and Technology Services Fees	2600-000		113.97	73,404.71
04/30/22	102	JOHN P. MELCHIOR	Debtor Exemption payment	8100-002		18,000.00	55,404.71
06/30/22	103	JOHN P. MELCHIOR	Debtor Exemption payment	8100-002		10,000.00	45,404.71
12/27/22	104	John P Melchior	Distribution payment - Dividend paid at 22.22% of \$36,000.00; Claim # Exemption; Filed: \$36,000.00	8100-002		8,000.00	37,404.71
12/27/22	105	Sheils Law Associates, P.C.	Distribution payment - Dividend paid at 100.00% of \$40.80; Claim # AE; Filed: \$40.80	3120-000		40.80	37,363.91
12/27/22	106	Law Offices of Mark J. Conway, P.C.	Distribution payment - Dividend paid at 100.00% of \$91.49; Claim # ATTY EXP; Filed: \$91.49	3220-000		91.49	37,272.42
12/27/22	107	Law Offices of Mark J. Conway, P.C.	Distribution payment - Dividend paid at 100.00% of \$11,890.00; Claim # ATTY FEE; Filed: \$11,890.00	3210-000		11,890.00	25,382.42
12/27/22	108	Sheils Law Associates, P.C.	Distribution payment - Dividend paid at 100.00% of \$917.00; Claim # ATTY FEE; Filed: \$917.00	3110-000		917.00	24,465.42
12/27/22	109	Mark J. Conway	Distribution payment - Dividend paid at 100.00% of \$4,650.00; Claim # FEE; Filed: \$4,650.00	2100-000		4,650.00	19,815.42
12/27/22	110	Robert P. Sheils, Jr.	Distribution payment - Dividend paid at 100.00% of \$95.55; Claim # TE; Filed: \$95.55	2200-000		95.55	19,719.87
12/27/22	111	Internal Revenue Service	Distribution payment - Dividend paid at 100.00% of \$13,507.00; Claim # 25; Filed: \$13,507.00	5800-000		13,507.00	6,212.87
12/27/22	112	Merrick Bank	Distribution payment - Dividend paid at 6.74% of \$824.60; Claim # 1; Filed: \$824.60	7100-000		55.60	6,157.27
12/27/22	113	First National Bank of Omaha	Distribution payment - Dividend paid at 6.74% of \$1,579.81; Claim # 2; Filed: \$1,579.81	7100-000		106.50	6,050.77
12/27/22	114	PYOD, LLC its successors and assigns as assignee	Distribution payment - Dividend paid at 6.74% of \$26,293.53; Claim # 3; Filed: \$26,293.53	7100-000		1,772.52	4,278.25

**Page Subtotals: \$74,492.48 \$70,214.23**

# Form 2

## Cash Receipts And Disbursements Record

Exhibit 9

Page: 4

Case No.: 15-04083	Trustee Name: Robert P. Sheils, Jr. (580490)
Case Name: MELCHIOR, JOHN P.	Bank Name: East West Bank
Taxpayer ID #: **-***2786	Account #: *****0092 Checking Account
For Period Ending: 04/05/2023	Blanket Bond (per case limit): \$6,889,586.00
	Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/27/22	115	PYOD, LLC its successors and assigns as assignee	Distribution payment - Dividend paid at 6.74% of \$359.82; Claim # 4; Filed: \$359.82	7100-000		24.26	4,253.99
12/27/22	116	Wells Fargo Bank, NA	Distribution payment - Dividend paid at 6.74% of \$27,043.41; Claim # 5; Filed: \$27,043.41	7100-000		1,823.07	2,430.92
12/27/22	117	Bank of America, N.A.	Distribution payment - Dividend paid at 6.74% of \$27,774.99; Claim # 6; Filed: \$27,774.99	7100-000		1,872.39	558.53
12/27/22	118	Wells Fargo Card Services	Distribution payment - Dividend paid at 6.74% of \$6,193.38; Claim # 7; Filed: \$6,193.38	7100-000		417.51	141.02
12/27/22	119	Department Store National Bank	Distribution payment - Dividend paid at 6.74% of \$237.15; Claim # 8; Filed: \$237.15	7100-000		15.99	125.03
12/27/22	120	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 6.74% of \$382.64; Claim # 9; Filed: \$382.64	7100-000		25.79	99.24
12/27/22	121	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 6.74% of \$1,472.16; Claim # 10; Filed: \$1,472.16	7100-000		99.24	0.00

<b>COLUMN TOTALS</b>	<b>74,492.48</b>	<b>74,492.48</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	74,492.48	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>74,492.48</b>	
Less: Payments to Debtors		36,000.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$38,492.48</b>	

## Form 2

Exhibit 9  
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### Cash Receipts And Disbursements Record

Case No.: 15-04083

Case Name: MELCHIOR, JOHN P.

Taxpayer ID #: \*\*\_\*\*\*2786

For Period Ending: 04/05/2023

Trustee Name: Robert P. Sheils, Jr. (580490)

Bank Name: East West Bank

Account #: \*\*\*\*\*0092 Checking Account

Blanket Bond (per case limit): \$6,889,586.00

Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****6166 Checking Account	\$0.00	\$0.00	\$0.00
*****1604 Checking Account	\$75,000.00	\$507.52	\$0.00
*****0092 Checking Account	\$0.00	\$38,492.48	\$0.00
	<b>\$75,000.00</b>	<b>\$39,000.00</b>	<b>\$0.00</b>